

BNC BANCORP

	CPP Disbursement Date 10/30/2009	RSSD (Holding Company) 3141650	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2012 \$ millions	2013 \$ millions	%chg from prev		
Assets	\$3,368	\$3,228	-4.2%		
Loans	\$2,272	\$2,307	1.5%		
Construction & development	\$270	\$277	2.6%		
Closed-end 1-4 family residential	\$434	\$366	-15.7%		
Home equity	\$136	\$133	-2.2%		
Credit card	\$2	\$1	-11.8%		
Other consumer	\$8	\$7	-16.5%		
Commercial & Industrial	\$188	\$169	-10.1%		
Commercial real estate	\$1,154	\$1,267	9.8%		
Unused commitments	\$306	\$381	24.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$130	\$50	-61.5%		
Asset-backed securities	\$0	\$4	2047.1%		
Other securities	\$406	\$464	14.2%		
Cash & balances due	\$228	\$108	-52.5%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$142	\$78	-44.8%		
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$109	\$65	-40.1%		
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$3,035	\$2,907	-4.2%		
Deposits	\$2,920	\$2,708	-7.2%		
Total other borrowings	\$100	\$175	73.7%		
FHLB advances	\$70	\$146	108.6%		
Equity					
Equity capital at quarter end	\$332	\$321	-3.4%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$59	\$1	NA		
Performance Ratios					
Tier 1 leverage ratio	9.5%	9.0%	--		
Tier 1 risk based capital ratio	12.7%	11.4%	--		
Total risk based capital ratio	13.8%	12.7%	--		
Return on equity ¹	6.8%	4.9%	--		
Return on assets ¹	0.7%	0.5%	--		
Net interest margin ¹	3.8%	4.4%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	59.0%	80.5%	--		
Loss provision to net charge-offs (qtr)	87.7%	640.8%	--		
Net charge-offs to average loans and leases ¹	1.2%	0.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2012	2013	2012	2013	
Construction & development	8.4%	2.9%	0.5%	0.1%	--
Closed-end 1-4 family residential	5.9%	4.1%	0.7%	0.3%	--
Home equity	1.1%	1.1%	0.2%	0.4%	--
Credit card	0.0%	0.0%	0.0%	3.5%	--
Other consumer	1.0%	1.6%	0.4%	0.6%	--
Commercial & Industrial	2.1%	0.9%	0.2%	0.1%	--
Commercial real estate	1.5%	1.1%	0.2%	0.2%	--
Total loans	3.3%	1.8%	0.3%	0.2%	